

LISTING OF THE CLAIMS

Claims 1-13, 15-22, and 24-29 are currently amended; deletions being indicated by ~~striketrough~~ and additions by underlining; claims 30-338 are newly added. For the convenience of the Examiner, claims 1-29 as amended are also presented without markup in Appendix A.

1. (CURRENTLY AMENDED) A method for managing a plurality of client demand accounts for ~~multiple one or more clients whose~~, wherein said client demand account funds are held at a plurality of banking institutions in one or more FDIC-insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of ~~their~~ said client demand accounts;

determining on a regular basis one or more net transactions as the sum sums of the account said deposits and/or transfers to and said withdrawals and/or transfers from said client demand accounts on a regular basis;

using the determination of ~~the~~ said one or more net transactions to cause funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more FDIC-insured and interest-bearing deposit accounts, ~~in which said client's funds are held~~ so that ~~Federal Deposit Insurance Corporation ("FDIC")~~ insurance coverage greater than \$100,000.00 the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein the manner of making said withdrawals and/or transfers from at least one of said FDIC-insured and interest-bearing deposit accounts preserves that account's interest-bearing status regardless of the number of said withdrawals and/or transfers from said at least one of said FDIC-insured and interest-bearing deposit accounts actually made during a month; and

updating a database ~~having~~ comprising information for each client demand account with that client's ~~deposit~~ deposits and/or transfers to and payments withdrawals and/or transfers from said each client demand account.

2. (CURRENTLY AMENDED) The method of claim 1, further comprising ~~the~~ steps of:

determining whether each client's funds held in each insured deposit account a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit account at at least one other banking institution.

3. (CURRENTLY AMENDED) The method of claim 1, wherein clients' funds are deposited and/or transferred into their client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ~~Automated Clearing House~~ ("ACH"), third party credits, and a sweep from ~~one of the client's other accounts~~ another account.

4. (CURRENTLY AMENDED) The method of claim 2, wherein ~~the~~ said specified amount is more than ~~approximately said maximum FDIC insurance coverage minus a predetermined amount \$90,000~~ but less than or equal to ~~\$100,000.00~~ said maximum FDIC insurance coverage.

B 5. (CURRENTLY AMENDED) The method of claim 1, further comprising ~~the~~ a step of determining a client's preferences for the amount of funds to be held in each of said multiple FDIC-insured and interest-bearing deposit accounts.

6. (CURRENTLY AMENDED) A computer system for managing a plurality of client demand accounts for multiple one or more clients whose, wherein said client demand account funds are held at a plurality of banking institutions in one or more FDIC-insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database ~~having~~ comprising information for each client demand account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of ~~their~~ said client demand accounts;

determining on a regular basis one or more net transactions as the sum sums of the account said client deposits and/or transfers to and withdrawals and/or transfers from said client demand accounts on a regular basis;

determining from ~~the~~ said net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more FDIC-insured and interest-bearing deposit accounts, so that ~~Federal Deposit Insurance Corporation ("FDIC")~~ insurance coverage greater than \$100,000.00 the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein the manner of making transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said at least one of said FDIC-insured and interest-bearing deposit accounts actually made during a month; and

updating the database ~~for~~ with each client's deposits and/or transfers to and payments withdrawals and/or transfers from said each client demand account.

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7. (CURRENTLY AMENDED) The computer system of claim 6, wherein the clients' withdrawals and/or transfers from their demand accounts are ~~in the form of~~ by at least one type method selected from the group consisting of drafts ~~(checks)~~ or checks, credit card, debit card, sweeps, wire or electronic transfers, and combinations thereof.

8. (CURRENTLY AMENDED) The computer system of claim 6, wherein the clients' deposits and/or transfers to their demand accounts are ~~in the form of~~ by at least one type method selected from the group consisting of drafts ~~(checks)~~ or checks, sweeps, wire or electronic transfers, ACH credits, third party credits, and combinations thereof.

9. (CURRENTLY AMENDED) The computer system of claim 6 further programmed for

determining whether each client's funds ~~in the insured deposit accounts~~ at a financial banking institution are more than a specified amount, and ~~for~~

distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit accounts account at at least one other financial banking institution.

10. (CURRENTLY AMENDED) The computer system of claim 6 further programmed for authorizing or rejecting ~~the use of funds in a particular client's demand~~

~~account to be used for each payment~~ payments requested ~~to be paid drawn on funds~~ from that at least one client's demand account.

11. (CURRENTLY AMENDED) The computer system of claim 6 further programmed for distributing interest earned on at least one of said FDIC-insured and interest-bearing deposit accounts among the ~~elients~~ clients' demand accounts.

12. (CURRENTLY AMENDED) The computer system of claim 6 wherein ~~the data base~~ said database comprises, for each client, information concerning the amount of that client's funds held in the ~~various~~ FDIC-insured and interest-bearing deposit accounts.

13. (CURRENTLY AMENDED) The method of claim 1 wherein net transactions are determined for ~~client~~ the clients' demand accounts, ~~and wherein funds deposited to or withdrawn funds the insured deposit accounts are moved to client accounts.~~

14. (PREVIOUSLY ADDED) The method of claim 1 wherein net transactions are determined for each banking institution.

15. (CURRENTLY AMENDED) The method of claim 1 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from each banking institution so that each client's funds at a banking institution do not exceed a specified amount.

16. (CURRENTLY AMENDED) The method of claim 1 further comprising ~~the a~~ step of authorizing or rejecting ~~the use of funds in a particular client's account for each payment~~ payments requested from ~~that~~ at least one client's demand account.

17. (CURRENTLY AMENDED) The method of claim 1 wherein ~~the data base~~ said database comprises, for each client, information concerning the amount of that client's funds held in the ~~various~~ FDIC-insured and interest-bearing deposit accounts and ~~in the various financial~~ said banking institutions.

18. (CURRENTLY AMENDED) The method of claim 1 wherein clients' funds are withdrawn and/or transferred from their client demand accounts by at least one method selected from the group consisting of drafts ~~(checks)~~ or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

19. (CURRENTLY AMENDED) The method of claim 5 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from ~~financial institutions~~ said FDIC-

insured and interest-bearing deposit accounts in dependence on the pre-determined client preferences.

20. (CURRENTLY AMENDED) A method for managing a plurality of client demand accounts, the funds for the client accounts being held ~~a plurality of banking institutions~~ in one or more insured depository and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering client deposit, ~~and~~ withdrawal, and transfer transactions against their client demand accounts by crediting or debiting client funds in the insured ~~depository and interest-bearing deposit~~ accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis one or more net transactions as ~~the sum~~ sums of the credited and debited ~~transaction~~ transactions;

on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred on a regular basis from the insured and interest-bearing deposit accounts at said banking institutions in dependence on the pre-determined one or more net transactions and wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said at least one of said insured and interest-bearing deposit accounts actually made during a month; and

updating a database ~~having~~ comprising client information for each client demand account with the received transactions against the client demand accounts.

21. (CURRENTLY AMENDED) The method of claim 20 further comprising a step of receiving client transactions against the client demand accounts.

22. (CURRENTLY AMENDED) The method of claim 20 wherein net transactions are determined for client demand accounts, ~~and wherein funds deposited to or withdrawn funds the insured deposit accounts are moved to client accounts.~~

23. (PREVIOUSLY ADDED) The method of claim 20 wherein net transactions are determined for each banking institution.

24. (CURRENTLY AMENDED) The method of claim 20, further comprising the steps of:

determining whether each client's funds at a ~~financial~~ banking institution are more than a said specified amount; and

distributing any amounts over said specified amount into at least one other insured and interest-bearing deposit accounts account at at least one other ~~financial~~ banking institution.

25. (CURRENTLY AMENDED) The method of claim 20 wherein ~~the~~ said specified amount is more than ~~approximately \$90,000~~ the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution minus a predetermined amount but less than or equal to ~~\$100,000.00~~ said maximum FDIC insurance coverage so that FDIC insurance greater than ~~\$100,000.00~~ said maximum FDIC insurance coverage is effectively provided for each client.

26. (CURRENTLY AMENDED) The method of claim 20, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ~~Automated Clearing House ("ACH") credit~~, third party credits, and a sweep from ~~one of the client's other accounts~~ another account.

27. (CURRENTLY AMENDED) The method of claim 20 wherein clients' funds are withdrawn and/or transferred from the client demand accounts by at least one method selected from the group consisting of drafts ~~(checks)~~ or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

28. (CURRENTLY AMENDED) The method of claim 20 wherein the ~~step of~~ insured and interest-bearing deposit accounts are selected for ~~applying~~ crediting client deposits and/or transfers to and debiting client withdrawals and/or transfers from said client demand accounts in dependence on pre-determined client preferences.

29. (CURRENTLY AMENDED) A computer system for managing a plurality of client demand accounts, the funds for ~~the~~ said client demand accounts being held ~~a plurality of banking institutions~~ in one or more insured depository and interest-bearing deposit

accounts, which are not NOW accounts, at one or more banking institutions, said system
comprising:

a database ~~having~~ comprising information for each client demand account including
the amount of each client's funds held in ~~the~~ said insured and interest-bearing deposit
accounts,

a computer programmed to perform the steps of

administering client deposit, ~~and withdrawal, and transfer~~ transactions by
crediting or debiting client funds in the insured ~~depository~~ and interest-bearing deposit
accounts so that each client's funds held in each banking institution do not exceed a specified
amount;

determining on a regular basis one or more net transactions as ~~the sum~~ sums
of the credited and debited ~~transaction~~ client transactions;

on a regular basis, causing funds to be deposited and/or transferred to or
withdrawn and/or transferred on a regular basis from the insured and interest-bearing deposit
accounts at said banking institutions in dependence on the pre-determined one or more net
transactions, wherein the manner of making transfers and/or withdrawals from at least one of
said insured and interest-bearing deposit accounts preserves that account's interest-bearing
status regardless of the number of said transfers and/or withdrawals from said at least one of
said insured and interest-bearing deposit account actually made during a month; and

updating a database ~~having~~ comprising client information for each client
demand account with the received transactions against the demand client accounts.

30. (NEW) The method of Claim 1 wherein one or more of the transfers and/or
withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are
requested in person.


31. (NEW) The method of Claim 1 wherein one or more of the transfers and/or
withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are
requested by mail.

32. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

33. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

34. (NEW) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.

35. (NEW) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested in person.

 36. (NEW) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by mail.

37. (NEW) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

38. (NEW) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

39. (NEW) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.

40. (NEW) The method of Claim 20 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

41. (NEW) The method of Claim 20 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

42. (NEW) The method of Claim 20 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

43. (NEW) The method of Claim 20 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

44. (NEW) The method of Claim 20 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

45. (NEW) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

46. (NEW) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

47. (NEW) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

48. (NEW) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

49. (NEW) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

50. (NEW) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more FDIC-

insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of said deposits and/or transfers to and withdrawals and/or transfers from said client demand accounts;

using the determination of the one or more net transactions to cause funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more FDIC-insured and interest-bearing deposit accounts, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said FDIC-insured and interest-bearing deposit accounts; and

updating a database comprising information for each client demand account with said deposits and/or transfers to and said withdrawals and/or transfers from said each client demand account.

51. (NEW) The method of claim 50, further comprising steps of:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit account at at least one other banking institution.

52. (NEW) The method of claim 50, wherein clients' funds are deposited and/or transferred to said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

53. (NEW) The method of claim 51, wherein said specified amount is more than said maximum FDIC insurance coverage minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage.

54. (NEW) The method of claim 50, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said FDIC-insured and interest-bearing deposit accounts.

55. (NEW) The method of claim 54 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said FDIC-insured and interest-bearing deposit accounts in dependence on the pre-determined client preferences.

56. (NEW) The method of claim 50 wherein one or more net transactions are determined for said client demand accounts.

57. (NEW) The method of claim 50 wherein one or more net transactions are determined for each banking institution.

58. (NEW) The method of claim 50 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from each banking institution so that each client's funds at a banking institution do not exceed a specified amount.

59. (NEW) The method of claim 50 further comprising a step of authorizing or rejecting payments requested from at least one client demand account.

60. (NEW) The method of claim 50 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said FDIC-insured and interest-bearing deposit accounts in the banking institutions.

61. (NEW) The method of claim 50 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

62. (NEW) The method of Claim 50 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested in person.

63. (NEW) The method of Claim 50 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by mail.

64. (NEW) The method of Claim 50 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

65. (NEW) The method of Claim 50 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

66. (NEW) The method of Claim 50 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.

67. (NEW) A computer system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more FDIC-insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client demand account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of the said client deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

determining from the one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more FDIC-insured and interest-bearing deposit accounts, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said FDIC-insured and interest-bearing deposit accounts; and

updating said database with each client's said deposits and/or transfers to and said withdrawals and/or transfers from said each client's demand account.

68. (NEW) The computer system of claim 67, wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

69. (NEW) The computer system of claim 67, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

70. (NEW) The computer system of claim 67 further programmed for
determining whether each client's funds in said FDIC-insured and interest-bearing deposit accounts at a banking institution are more than a specified amount, and

distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit account at at least one other banking institution.

71. (NEW) The computer system of claim 67 further programmed for authorizing or rejecting payments requested from at least one client's demand account.

72. (NEW) The computer system of claim 67 further programmed for distributing interest earned on at least one of said FDIC-insured and interest-bearing deposit accounts among said client demand accounts.

73. (NEW) The computer system of claim 67 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said FDIC-insured and interest-bearing deposit accounts.

74. (NEW) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested in person.

75. (NEW) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by mail.

76. (NEW) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

77. (NEW) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

78. (NEW) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.

79. (NEW) A method for managing a plurality of client demand accounts, the funds for the client demand accounts being held in one or more insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering client deposit, withdrawal, and transfer transactions against their client demand accounts by crediting or debiting client funds in said insured and interest-bearing deposit accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis one or more net transactions as sums of the credited and debited transactions;

on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said insured and interest-bearing deposit accounts at said banking institutions in dependence on the pre-determined one or more net transactions, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured and interest-bearing deposit accounts; and

updating a database comprising client information for each client demand account with said transactions received against said client demand accounts.

80. (NEW) The method of claim 79 further comprising a step of receiving client transactions against said client demand accounts.

81. (NEW) The method of claim 79 wherein one or more net transactions are determined for said client demand accounts.

82. (NEW) The method of claim 79 wherein one or more net transactions are determined for each of said banking institutions.

83. (NEW) The method of claim 79, further comprising steps of:

determining whether each client's funds at a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured and interest-bearing deposit account at at least one other banking institution.

84. (NEW) The method of claim 79 wherein the specified amount is more than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage so that FDIC insurance coverage greater than said maximum FDIC insurance coverage is effectively provided for each client.

85. (NEW) The method of claim 79, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

86. (NEW) The method of claim 79 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

87. (NEW) The method of claim 79 wherein said insured and interest-bearing deposit accounts are selected for crediting client deposits and/or transfers to said client demand account and debiting client withdrawals and/or transfers from said client demand account in dependence on pre-determined client preferences.

88. (NEW) The method of Claim 79 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

89. (NEW) The method of Claim 79 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

90. (NEW) The method of Claim 79 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

91. (NEW) The method of Claim 79 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

92. (NEW) The method of Claim 79 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

93. (NEW) A computer system for managing a plurality of client demand accounts, the funds for said client demand accounts being held in one or more insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client demand account including the amount of each client's funds held in said insured and interest-bearing deposit accounts,

a computer programmed to perform the steps of

administering client deposit, withdrawal, and transfer transactions by crediting or debiting client funds in said insured and interest-bearing deposit accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis one or more net transactions as sums of the credited and debited transactions;

on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said insured and interest-bearing deposit accounts at said banking institutions in dependence on the pre-determined one or more net transactions, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured and interest-bearing deposit accounts; and

updating said database comprising client information for each client demand account with said transactions received against said client demand accounts.

94. (NEW) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

95. (NEW) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

96. (NEW) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

97. (NEW) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

98. (NEW) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

99. (NEW) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

providing a database comprising client information for each client demand account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals from their demand accounts;

based on said one or more net transactions, depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured money market deposit accounts, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit accounts actually made during a month;

distributing interest paid on at least one of said insured money market deposit accounts to said client demand accounts; and

updating the database with each client's deposit and authorized withdrawal.

100. (NEW) The method of Claim 99, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

101. (NEW) The method of Claim 99, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

102. (NEW) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

103. (NEW) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

104. (NEW) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

105. (NEW) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

106. (NEW) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

107. (NEW) A system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising client information for each client demand account;

a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

a device for authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

a comparison device for determining from said one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit accounts;

a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured money market deposit accounts based on said one or more net transactions, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit accounts actually made during a month;

a device for distributing interest earned on at least one of said insured money market deposit accounts to said client demand accounts; and

a device for updating said database with each client's deposits and authorized payments.

108. (NEW) The system of Claim 107, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

109. (NEW) The system of Claim 107, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

110. (NEW) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

111. (NEW) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

112. (NEW) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

113. (NEW) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

114. (NEW) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

115. (NEW) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

providing a database comprising client information for each client transaction account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

authorizing or rejecting the use of funds in a particular client's transaction account for each payment requested from that client's transaction account;

determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

based on said one or more net transactions, depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured interest-bearing non-demand deposit accounts, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts actually made during a month;

distributing interest paid on at least one of said insured interest-bearing non-demand deposit accounts to said client transaction accounts; and

updating said database with each client's deposit and authorized payment.

116. (NEW) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested in person.

117. (NEW) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by mail.

118. (NEW) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by messenger.

119. (NEW) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by telephone and distributed by mail.

120. (NEW) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

121. (NEW) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

122. (NEW) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

123. (NEW) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

124. (NEW) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

125. (NEW) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by a wire or electronic transfer.

126. (NEW) The method of Claim 115, wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

127. (NEW) The method of Claim 115, wherein at least one deposit or transfer to at least one client transaction account is made by sweep or by third party credit.

128. (NEW) The method of Claim 115, wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

129. (NEW) A system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, the system comprising:

a database comprising client information for each client transaction account;

a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

a device for authorizing or rejecting the use of funds in a particular client's transaction account for each payment requested from that client's transaction account;

a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

a comparison device for determining from the one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts;

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a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured interest-bearing non-demand deposit accounts based on said one or more net transactions, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts actually made during a month;

a device for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts to said clients' transaction accounts; and

a device for updating said database with each client's deposits and authorized payments.

130. (NEW) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

131. (NEW) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

132. (NEW) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said interest-bearing non-demand deposit accounts are requested by messenger.

133. (NEW) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

134. (NEW) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

135. (NEW) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

136. (NEW) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

137. (NEW) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

138. (NEW) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

139. (NEW) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by an wire or electronic transfer.

140. (NEW) The system of Claim 129, wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

141. (NEW) The system of Claim 129, wherein at least one deposit or transfer to at least one client transaction account is made by sweep or by third party credit.

142. (NEW) The system of Claim 129, wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

143. (NEW) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, the method comprising:

providing a database comprising client information for each client demand account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

determining on a regular periodic basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

based on said one or more net transactions, depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured money market deposit accounts, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts;

distributing interest paid on at least one of said insured money market deposit accounts to said clients' demand accounts; and

updating said database with each client's deposit and authorized payment.

144. (NEW) The method of Claim 143, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

145. (NEW) The method of Claim 143, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

146. (NEW) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

147. (NEW) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

148. (NEW) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

149. (NEW) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

150. (NEW) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

151. (NEW) A system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, the system comprising:

a database comprising client information for each client demand account;

a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

a device for authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

a comparison device for determining from said one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit accounts;

a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured money market deposit accounts based on said one or more net transactions, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts;

a device for distributing interest earned on at least one of said insured money market deposit accounts to said clients' demand accounts; and

a device for updating said database with each client's deposits and authorized payments.

152. (NEW) The system of Claim 151, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

153. (NEW) The system of Claim 151, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

154. (NEW) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

155. (NEW) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

156. (NEW) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

157. (NEW) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

158. (NEW) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

159. (NEW) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more

insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, the method comprising:

providing a database comprising client information for each client transaction account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

authorizing or rejecting the use of funds in a particular client's transaction account for each payment requested from that client's transaction account;

determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

based on said one or more net transactions, depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured interest-bearing non-demand deposit accounts, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts;

distributing interest paid on at least one of said insured interest-bearing non-demand deposit accounts to said clients' transaction accounts; and

updating said database with each client's deposit and authorized payment.

160. (NEW) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested in person.

161. (NEW) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by mail.

162. (NEW) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by messenger.

163. (NEW) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by telephone and distributed by mail.

164. (NEW) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

165. (NEW) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

166. (NEW) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

167. (NEW) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

168. (NEW) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

169. (NEW) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by wire or electronic transfer.

170. (NEW) The method of Claim 159 wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

171. (NEW) The method of Claim 159 wherein at least one deposit or transfer to at least one client transaction account is made by sweep or by third party credit.

172. (NEW) The method of Claim 159 wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

173 (NEW) A system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, the system comprising:

a database comprising client information for each client transaction account;

a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

a device for authorizing or rejecting the use of funds in a particular client transaction account for each payment requested from that client's transaction account;

a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

a comparison device for determining from the one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts;

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a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured interest-bearing non-demand deposit accounts based on said one or more net transactions, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts;

a device for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts to said clients' transaction accounts; and

a device for updating said database with each client's deposits and authorized payments.

174. (NEW) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

175. (NEW) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

176. (NEW) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said interest-bearing non-demand deposit accounts are requested by messenger.

177. (NEW) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

178. (NEW) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

179. (NEW) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

180. (NEW) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

181. (NEW) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

182. (NEW) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

183. (NEW) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by wire or electronic transfer.

184. (NEW) The system of Claim 173, wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

185. (NEW) The system of Claim 173, wherein at least one deposit or transfer to at least one client transaction account is made by a sweep or by third party credit.

186. (NEW) The system of Claim 173, wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

187. (NEW) The method of claim 20 further comprising a step of updating said database comprising information for each client demand account with the clients' deposits, withdrawals, and transfers, and with the amount of that client's funds held in said one or more insured and interest-bearing deposit accounts and in said one or more banking institutions.


188. (NEW) The method of claim 20 further comprising a step of authorizing or rejecting payments requested from at least one client's demand account.

189. (NEW) The method of claim 20 further comprising a step for distributing interest earned on at least one of said insured and interest-bearing deposit accounts among said client demand accounts.

190. (NEW) The method of claim 79 further comprising a step of updating said database comprising information for each client demand account with the clients' deposits, withdrawals, and transfers, and with the amount of that client's funds held in said one or more insured and interest-bearing deposit accounts and in said one or more banking institutions.

191. (NEW) The method of claim 79 further comprising a step of authorizing or rejecting payments requested from at least one client's demand account.

192 (NEW) The method of claim 79 further comprising a step for distributing interest earned on at least one of said insured and interest-bearing deposit accounts among said client demand accounts.



193. (NEW) The method of claim 1 wherein the manner of making transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

194. (NEW) The system of claim 6 wherein the manner of making transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

195. (NEW) The method of claim 20 wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

196. (NEW) The system of claim 29 wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

197 (NEW) The method of claim 99 wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

198. (NEW) The system of claim 107 wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

199. (NEW) The method of claim 115 wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

200. (NEW) The system of claim 129 wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

201. (NEW) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client demand accounts;

using the determination of the one or more net transactions to cause funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured interest-bearing non-demand deposit accounts, and wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of said

transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts actually made during a month; and

updating a database comprising information for each client demand account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client demand account.

202. (NEW) The method of claim 201, further comprising steps of:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

203. (NEW) The method of claim 201 further comprising a step of distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

204. (NEW) The method of claim 201 wherein at least one net transaction is determined for each of one or more banking institutions.

205. (NEW) The method of claim 201, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

206. (NEW) The method of claim 201 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

207. (NEW) The method of claim 201, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, wherein funds are deposited and/or transferred to or

withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

208. (NEW) The method of claim 201 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured interest-bearing non-demand deposit accounts and in said banking institutions.

209. (NEW) The method of Claim 201 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

210. (NEW) The method of Claim 201 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

211. (NEW) The method of Claim 201 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

212. (NEW) The method of Claim 201 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

213. (NEW) The method of Claim 201 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

214. (NEW) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of the client demand accounts;

determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client demand accounts;

using the determination of the one or more net transactions to cause funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured interest-bearing non-demand deposit accounts, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts; and

updating a database comprising information for each client demand account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client demand account.

215. (NEW) The method of claim 214, further comprising steps of:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

216. (NEW) The method of claim 214 further comprising a step of distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

217. (NEW) The method of claim 214 wherein at least one net transaction is determined for each of said one or more banking institutions.

218. (NEW) The method of claim 214, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

219. (NEW) The method of claim 214 wherein clients' funds are withdrawn and/or transferred from the client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

220. (NEW) The method of claim 214, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

221. (NEW) The method of claim 214 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured interest-bearing non-demand deposit accounts in said banking institutions.

222. (NEW) The method of Claim 214 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

223. (NEW) The method of Claim 214 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

224. (NEW) The method of Claim 214 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

225. (NEW) The method of Claim 214 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

226. (NEW) The method of Claim 214 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

227. (NEW) A computer system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said computer system comprising:

a database comprising information for each client demand account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of the client demand accounts;

determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client demand accounts;

determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts, and wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts actually made during a month; and

updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's demand account.

228. (NEW) The system of claim 227, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client,

229. (NEW) The system of claim 227 further programmed for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

230. (NEW) The system of claim 227 wherein at least one net transaction is determined for each of said one or more banking institutions.

231. (NEW) The system of claim 227, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group

consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

232. (NEW) The system of claim 227 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

233. (NEW) The system of claim 227, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

234. (NEW) The system of claim 227 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured interest-bearing non-demand deposit accounts and the in said banking institutions.

235. (NEW) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

236. (NEW) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

237. (NEW) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

238. (NEW) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

239. (NEW) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

240. (NEW) A computer system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client demand account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client demand accounts;

determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts; and

updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's demand account.

241. (NEW) The system of claim 240, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and


distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client,

242. (NEW) The system of claim 240 further programmed for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

243. (NEW) The system of claim 240 wherein at least one net transaction is determined for each of said one or more banking institutions.

244. (NEW) The system of claim 240, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

245. (NEW) The system of claim 240 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.



246. (NEW) The system of claim 240, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

247. (NEW) The system of claim 240 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the insured interest-bearing non-demand deposit accounts and the in said banking institutions.

248. (NEW) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

249. (NEW) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

250. (NEW) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

251. (NEW) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

252. (NEW) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

253. (NEW) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of the client transaction accounts;

determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client transaction accounts;

using the determination of the one or more net transactions to cause funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured money market deposit accounts, and wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit accounts actually made during a month; and

updating a database comprising information for each client transaction account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client transaction account.

254. (NEW) The method of claim 253, further comprising steps of:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

255. (NEW) The method of claim 253 further comprising a step of distributing interest earned on at least one of said insured money market deposit accounts among said clients' transaction accounts.

256. (NEW) The method of claim 253 wherein at least one net transaction is determined for each of said one or more banking institutions.

257. (NEW) The method of claim 253, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

258. (NEW) The method of claim 253 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

259. (NEW) The method of claim 253, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

260. (NEW) The method of claim 253 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the insured money market deposit accounts and in said banking institutions.

261. (NEW) The method of Claim 253 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

262. (NEW) The method of Claim 253 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

263. (NEW) The method of Claim 253 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

264. (NEW) The method of Claim 253 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

265. (NEW) The method of Claim 253 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

266. (NEW) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client transaction accounts;

determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client transaction accounts;

using the determination of the one or more net transactions to cause funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured money market deposit accounts, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts; and

updating a database comprising information for each client transaction account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client transaction account.

267. (NEW) The method of claim 266, further comprising steps of:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

268. (NEW) The method of claim 266 further comprising a step of distributing interest earned on at least one of said insured money market deposit accounts among said client transaction accounts.

269. (NEW) The method of claim 266 wherein at least one net transaction is determined for each of one or more banking institutions.

270. (NEW) The method of claim 266, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

271. (NEW) The method of claim 266 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

272. (NEW) The method of claim 266, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

273. (NEW) The method of claim 266 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured money market deposit accounts and the in banking institutions.

274. (NEW) The method of Claim 266 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

275. (NEW) The method of Claim 266 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

276. (NEW) The method of Claim 266 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

277. (NEW) The method of Claim 266 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

278. (NEW) The method of Claim 266 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

279. (NEW) A computer system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client transaction accounts;

determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client transaction accounts;

determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit

accounts, and wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit account actually made during a month; and

updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's transaction account.

280. (NEW) The system of claim 279, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

281. (NEW) The system of claim 279 further programmed for distributing interest earned on at least one of said insured money market deposit accounts among said client transaction accounts.

282. (NEW) The system of claim 279 wherein at least one net transaction is determined for each of said one or more banking institutions.

283. (NEW) The system of claim 279, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

284. (NEW) The system of claim 279 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

285. (NEW) The system of claim 279, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or

transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

286. (NEW) The system of claim 279 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the insured money market deposit accounts and in said banking institutions.

287. (NEW) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

288. (NEW) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

289. (NEW) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

290. (NEW) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

291. (NEW) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

292. (NEW) A computer system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client transaction account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client transaction accounts;

determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client transaction accounts;

determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit accounts, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts; and

updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's transaction account.

293. (NEW) The system of claim 292, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

294. (NEW) The system of claim 292 further programmed for distributing interest earned on at least one of said insured money market deposit accounts among said client transaction accounts.

295. (NEW) The system of claim 292 wherein at least one net transaction is determined for each of said one or more banking institutions.

296. (NEW) The system of claim 292, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

297. (NEW) The system of claim 292 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

298. (NEW) The system of claim 292, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

299. (NEW) The system of claim 292 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured money market deposit accounts and in said banking institutions.

300. (NEW) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

301. (NEW) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

302. (NEW) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

303. (NEW) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

304. (NEW) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

305. (NEW) The method of claim 1, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

306. (NEW) The system of claim 6, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

307. (NEW) The method of claim 50, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

308. (NEW) The computer system of claim 67, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

309. (NEW) The method of claim 25, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

310. (NEW) The method of claim 53, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

311. (NEW) The method of claim 202, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

312. (NEW) The method of claim 215, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

313. (NEW) The system of claim 228, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

314. (NEW) The system of claim 241, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

315. (NEW) The method of claim 254, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

316. (NEW) The method of claim 267, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

317. (NEW) The system of claim 280, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

318. (NEW) The system of claim 293, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

319. (NEW) The method of claim 4, wherein said predetermined amount is approximately \$10,000.

320. (NEW) The method of claim 25, wherein said predetermined amount is approximately \$10,000.

321. (NEW) The method of claim 53, wherein said predetermined amount is approximately \$10,000.

322. (NEW) The method of claim 84, wherein said predetermined amount is approximately \$10,000.

323. (NEW) The system of claim 292, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

324. (NEW) The method of claim 50, wherein the manner of making transfers and/or withdrawals from at least one of said FDIC insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

325. (NEW) The system of claim 67, wherein the manner of making transfers and/or withdrawals from at least one of said FDIC insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

326. (NEW) The method of claim 79, wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.


327. (NEW) The system of claim 93, wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

328. (NEW) The method of claim 143, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

329. (NEW) The system of claim 151, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

330. (NEW) The method of claim 159, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

331. (NEW) The system of claim 173, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.



332. (NEW) The method of claim 201, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

333. (NEW) The method of claim 214, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

334. (NEW) The system of claim 227, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

335. (NEW) The system of claim 240, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

336. (NEW) The method of claim 253, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies

requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

337. (NEW) The method of claim 266, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

338. (NEW) The system of claim 279, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

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